

Information to identify the case:

Debtor 1	<u>Zilma I Acosta</u>		Social Security number or ITIN <u>xxx-xx-8679</u>
	First Name	Middle Name	Last Name
Debtor 2 (Spouse, if filing)	<u>First Name Middle Name Last Name</u>		Social Security number or ITIN <u> </u>
	First Name	Middle Name	Last Name
United States Bankruptcy Court	District of New Jersey		
Case number:	<u>16-34520-RG</u>		

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Zilma I Acosta

9/28/18

By the court: Rosemary Gambardella
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

Certificate of Notice Page 3 of 4
United States Bankruptcy Court
District of New Jersey

In re:
 Zilma I Acosta
 Debtor

Case No. 16-34520-RG
 Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-2

User: admin
Form ID: 3180WPage 1 of 2
Total Noticed: 24

Date Rcvd: Sep 28, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Sep 30, 2018.

db +Zilma I Acosta, 102 Grove Street, Bloomfield, NJ 07003-5648
 516569133 +Cenlar, PO Box 77404, Trenton, NJ 08628-6404
 516815594 +Cenlar FSB, 425 Phillips Blvd., Ewing, NJ 08618-1430
 516569134 +Cenlar Federal Savings Bank, 425 Phillips Blvd., Trenton, NJ 08618-1430
 516569136 +Evergreen Emergency Associates, PO Box 30743, Tampa, FL 33630-3743
 516569137 +Franklin Mutual Insurance, 5 Broad Street, Branchville, NJ 07826-5601
 517086707 +Franklin Mutual Insurance Co., Methfessel & Werbel Attn: Diaa J. Musleh,
 2025 Lincoln Highway, Suite 200, Edison, NJ 08817-3350
 516569138 Imaging Subspecialists of North Jersey, PO Box 3607, Evansville, IN 47735-3607
 516569139 +KML Law Group, 701 Market St., Ste. 5000, Philadelphia, PA 19106-1541
 516569140 The Derm Group, PO Box 791486, Baltimore, MD 21279-1486
 516569141 +The Dermatology Group, 60 Pompton Avenue, Verona, NJ 07044-2946
 516569142 +The Dermatology Group, PO Box 827245, Philadelphia, PA 19182-7245
 516569143 +VRMNJ, 306 Main Street, 2nd Floor, Millburn, NJ 07041-1178
 516569144 +West Hudson Pulmonary Associates, 816 Kearny Avenue, Kearny, NJ 07032-3148

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg E-mail/Text: usanj.njbankr@usdoj.gov Sep 28 2018 23:03:17 U.S. Attorney, 970 Broad St.,
 Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
 smg E-mail/Text: ustpregion03.ne.ecf@usdoj.gov Sep 28 2018 23:03:16 United States Trustee,
 Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,
 Newark, NJ 07102-5235
 cr +EDI: RMSC.COM Sep 29 2018 02:53:00 Synchrony Bank c/o PRA Receivables Management, LLC,
 PO BOX 41021, Norfolk, VA 23541-1021
 516569130 E-mail/Text: ebn@americollect.com Sep 28 2018 23:03:20 Americollect Inc, PO Box 1566,
 Manitowoc, WI 54221
 516569129 +E-mail/Text: seinhorn@ars-llc.biz Sep 28 2018 23:03:35 Ability Recovery Service,
 PO Box 4031, Wyoming, PA 18644-0031
 516569132 +EDI: CAPITALONE.COM Sep 29 2018 02:53:00 Capital One, PO Box 85617,
 Richmond, VA 23285-5617
 516569135 +E-mail/Text: kzoepfel@credit-control.com Sep 28 2018 23:03:18
 Central Loan Admin & Reporting, 425 Phillips Blvd, Ewing, NJ 08618-1430
 516655419 +EDI: RMSC.COM Sep 29 2018 02:53:00 Synchrony Bank, c/o of PRA Receivables Management, LLC,
 PO Box 41021, Norfolk, VA 23541-1021
 516569145 +E-mail/Text: collect@williamsalexander.com Sep 28 2018 23:03:08
 Williams, Alexander & Associates, PO Box 2148, Wayne, NJ 07474-2148
 516569146 +E-mail/Text: collect@williamsalexander.com Sep 28 2018 23:03:08 Williams/Alexander & A,
 1479 Route 23 South, Wayne, NJ 07470-7507

TOTAL: 10

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

516569131* ++AMERICOLLECT INC, PO BOX 2080, MANITOWOC WI 54221-2080
 (address filed with court: Americollect Inc, Po Box 1566, Manitowoc, WI 54221)
 TOTALS: 0, * 1, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address
 pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Sep 30, 2018

Signature: /s/Joseph Speetjens

District/off: 0312-2

User: admin
Form ID: 3180W

Page 2 of 2
Total Noticed: 24

Date Rcvd: Sep 28, 2018

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on September 28, 2018 at the address(es) listed below:

Denise E. Carlon on behalf of Creditor New Jersey Housing And Mortgage Finance Agency dcarlon@kmllawgroup.com, bkgroup@kmllawgroup.com
Herbert B. Raymond on behalf of Debtor Zilma I Acosta bankruptcy123@comcast.net, jeff.raymond@comcast.net;raymondmail@comcast.net;carol-raymond@comcast.net;bankruptcyattorneys@comcast.net;herbertraymond@gmail.com;carbonell_c@hotmail.com;kdelyon.raymond@gmail.com
Marie-Ann Greenberg magecf@magtrustee.com
Rebecca Ann Solarz on behalf of Creditor New Jersey Housing And Mortgage Finance Agency rsolarz@kmllawgroup.com
U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 5